

## Benefit Eligible DOE, K12, DSU and DTCC Employees New Hire Enrollment Schedule

(Eligibility schedule can differ for casual seasonal, temporary or substitute teachers who have unbroken service prior to becoming a benefit eligible employee)

	Medical*	Medical*	Dental & Vision**	Flexible Spending Account	Life Insurance	Pre-Tax Commuter	Accident & Critical Illness	Disability Insurance Program
Premium/Cost to participate	Employee Pay All - Pre-Tax K12 employees should contact their HR/Benefits Office for information regarding premiums/flex credits.	State Share (excludes part-time employees) of premium begins. Employee pays portion - Pre-Tax	Employee Pay All - Pre-Tax	Employee Pay All - Pre-Tax	Employee Pay All - After Tax	Employee Pay All - Pre-Tax	Employee Pay All - After Tax	State funded
Enrollment Submission	Submit completed enrollment form and required documents to your HR within 30 days of the first of the month of the coverage start date.			Submit completed enrollment form to the Statewide Benefits Office by the first of the month preceding the coverage start date.	Submit your enrollment request to Securian within your 90-day initial eligibility period, you can select coverage of one, two or three times base annual salary up to \$200,000 without providing proof of good health. You can also apply for four, five or six times salary up to \$350,000 with proof of good health. Employees can also enroll or change coverage levels anytime throughout the year with proof of good health. You can enroll via Employee Self-Service.	Submit enrollment request at the ASIFlex Online Enrollment Site or through Single Sign-On via State Employee Self-Service by the 15th to be effective for the next month.	Submit your enrollment request to Securian within your 90-day initial eligibility period. You enroll via Employee Self-Service.	Enrollment is automatic for eligible employees hired into a position covered by the Delaware State Employees' Pension Plan on or after January 1, 2006 when the employing organization completes data entry into PHRST or other state payroll system.
Employee Benefit Eligible Hire Date	Coverage Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date
January 2 <sup>nd</sup> through February 1 <sup>st</sup>	Start Date, February 1 <sup>st</sup> March 1 <sup>st</sup> or April 1 <sup>st</sup>	May 1 <sup>st</sup>	February 1 <sup>st</sup> or May 1 <sup>st</sup>	May 1 <sup>st</sup>	Coverage not requiring proof of good health will become effective the first of the month following 90 calendar days of continuous employment. Coverage requiring medical underwriting (proof of good health) will be effective the first of the month following completion of the 90 calendar day waiting period (for new hires and newly eligible employees) and approval from Securian Financial.	1st of any month throughout the year.	Benefits are effective the first of the month following your enrollment date.	Once employee has been actively at work for one full day
February 2 <sup>nd</sup> through March 1 <sup>st</sup>	Start Date March 1 <sup>st</sup> April 1 <sup>st</sup> or May 1 <sup>st</sup>	June 1 <sup>st</sup>	March 1 <sup>st</sup> or June 1 <sup>st</sup>	June 1 <sup>st</sup>				
March 2 <sup>nd</sup> through April 1 <sup>st</sup>	Start Date April 1 <sup>st</sup> May 1 <sup>st</sup> or June 1 <sup>st</sup>	July 1 <sup>st</sup>	April 1 <sup>st</sup> or July 1 <sup>st</sup>	July 1 <sup>st</sup>				
April 2 <sup>nd</sup> through May 1 <sup>st</sup>	Start Date May 1 <sup>st</sup> June 1 <sup>st</sup> or July 1 <sup>st</sup>	August 1 <sup>st</sup>	May 1 <sup>st</sup> or August 1 <sup>st</sup>	August 1 <sup>st</sup>				
May 2 <sup>nd</sup> through June 1 <sup>st</sup>	Start Date June 1 <sup>st</sup> July 1 <sup>st</sup> or August 1 <sup>st</sup>	September 1 <sup>st</sup>	June 1 <sup>st</sup> or September 1 <sup>st</sup>	September 1 <sup>st</sup>				
June 2 <sup>nd</sup> through July 1 <sup>st</sup>	Start Date July 1 <sup>st</sup> August 1 <sup>st</sup> or September 1 <sup>st</sup>	October 1 <sup>st</sup>	July 1 <sup>st</sup> or October 1 <sup>st</sup>	October 1 <sup>st</sup>				
July 2 <sup>nd</sup> through August 1 <sup>st</sup>	Start Date August 1 <sup>st</sup> September 1 <sup>st</sup> or October 1 <sup>st</sup>	November 1 <sup>st</sup>	August 1 <sup>st</sup> or November 1 <sup>st</sup>	November 1 <sup>st</sup>				
August 2 <sup>nd</sup> through September 1 <sup>st</sup>	Start Date September 1 <sup>st</sup> October 1 <sup>st</sup> or November 1 <sup>st</sup>	December 1 <sup>st</sup>	September 1 <sup>st</sup> or December 1 <sup>st</sup>	December 1 <sup>st</sup>				
September 2 <sup>nd</sup> through October 1 <sup>st</sup>	Start Date October 1 <sup>st</sup> November 1 <sup>st</sup> or December 1 <sup>st</sup>	January 1 <sup>st</sup>	October 1 <sup>st</sup> or January 1 <sup>st</sup>	January 1 <sup>st</sup>				
October 2 <sup>nd</sup> through November 1 <sup>st</sup>	Start Date November 1 <sup>st</sup> December 1 <sup>st</sup> or January 1 <sup>st</sup>	February 1 <sup>st</sup>	November 1 <sup>st</sup> or February 1 <sup>st</sup>	February 1 <sup>st</sup>				
November 2 <sup>nd</sup> through December 1 <sup>st</sup>	Start Date December 1 <sup>st</sup> January 1 <sup>st</sup> or February 1 <sup>st</sup>	March 1 <sup>st</sup>	December 1 <sup>st</sup> or March 1 <sup>st</sup>	March 1 <sup>st</sup>				
December 2 <sup>nd</sup> through January 1 <sup>st</sup>	Start Date January 1 <sup>st</sup> February 1 <sup>st</sup> or March 1 <sup>st</sup>	April 1 <sup>st</sup>	January 1 <sup>st</sup> or April 1 <sup>st</sup>	April 1 <sup>st</sup>				
<a href="#">Qualifying Event options</a>	Timely qualifying event changes are permitted throughout the plan year.	Timely qualifying event changes are permitted throughout the plan year.	Timely qualifying event changes are permitted throughout the plan year.	Timely qualifying event changes are permitted throughout the plan year.	Qualifying events are marriage, birth or adoption only. Timely qualifying event changes are permitted throughout the plan year if applied within 31 calendar days of the life event. Employees may also submit other requests to change plans throughout the plan year that may or may not require proof of good health.	N/A	Timely qualifying event changes are permitted throughout the plan year.	N/A

\* Medical includes Prescription Plan, EAP, Surgery Plus, Livongo Diabetes Monitoring. Your school district HR office can also let you know if they provide flex credits that can be used to offset plan premiums.

\*\* Check with your HR office to see if you are eligible for State Vision and/or Dental. Your school district HR office can also let you know if they provide flex credits that can be used to offset plan premiums.